

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Albert Joseph Maynard  
Christine Samuel-Maynard  
Debtors

Case No. 12-00250-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: DGeorge  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 51

Date Rcvd: Jan 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2017.

db/jdb      Albert Joseph Maynard, Christine Samuel-Maynard, PO Box 577,  
Pocono Summit, PA 18346-0577  
4395802      +1661 Worthington Rd., West Palm Beach, FL 33409-6488  
4313288      +888 East Walnut Street, Pasadena, CA 91101-1895  
4021258      +ACS Savings Plan, c/o BNY Mellon, PO Box 569, Pittsburgh, PA 15230-0569  
4724974      Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, Inc, PO Box 1047,  
Hartford, CT 06143-1047  
4724975      +Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, Inc, PO Box 1047,  
Hartford, CT 06143-1047, Federal National Mortgage Association,  
(Fannie Mae), creditor c/o Seterus, Inc 06143-1047  
4021263      +Frontier-PA/CTE, c/o EOS CCA, 300 Canal View Blvd Ste 130, Rochester, NY 14623-2811  
4021264      +GE Money Bank, c/o Equable Ascent Financial, 1120 W Lake Cook Rd Ste A,  
Buffalo Grove, IL 60089-1970  
4021265      +GE Money Bank/JC Penney, c/o Equable Ascent Financial, 1120 W Lake Cook Rd Ste A,  
Buffalo Grove, IL 60089-1970  
4021267      Hogarth Emergency Physicians, c/o NCO Credit Services, PO Box 8547,  
Philadelphia, PA 19101  
4021271      +Indy Mac Mortgage Svcs, Divison of One West Bank, PO Box 78826, Phoenix, AZ 85062-8826  
4021273      +++KENNETH HENNING, TAX COLLECTOR, 4802 ROUTE 115, BLAKESLEE PA 18610-7849  
(address filed with court: Kenneth Henning, Tax Collector, HCl Box 1428 RT. 115,  
Blakeslee, PA 18610)  
4046394      MKM Acquisistions LLC, PO Box 9010, Woodbury, NY 11797-9010  
4021274      +Medical Assoc of Monroe County, c/o Commonwealth Financial Sys, 237 N Main Street,  
Dickson City, PA 18519-1651  
4027221      +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
4396036      +Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175, Fort Washington, PA 19034-3204,  
Attn: Bankruptcy Department  
4542369      Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,  
West Palm Beach, FL 33416-4605  
4542370      +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,  
West Palm Beach, FL 33416-4605, Ocwen Loan Servicing, LLC 33416-4605,  
Attn: Bankruptcy Department  
4036092      OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009  
4028332      +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
4021278      +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
4021277      +PNC Bank, 103 Bellevue PKWY, Wilmington, DE 19809-3701  
4021280      +Pocono Medical Center, c/o Powell Rogers & Speaks, 1 Fisher Street,  
Halifax, PA 17032-8845  
4021282      Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Rd Ste 200,  
Cherry Hill, NJ 08003-3620  
4021257      +Vincent Rubino, Esq., Newman, Williams, Mishkin, Corveleyn, Wo, 712 Monroe Street,  
Stroudsburg, PA 18360-2131

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr      EDI: AIS.COM Jan 23 2017 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457

cr      EDI: RECOVERYCORP.COM Jan 23 2017 19:03:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4021259      +EDI: MID8.COM Jan 23 2017 19:03:00 Citibank, c/o Midland Credit Management,  
8875 Aero Dr, San Diego, CA 92123-2251  
4021261      +EDI: SEARS.COM Jan 23 2017 19:03:00 Citibank/Sears, PO Box 6241,  
Sioux Falls, SD 57117-6241  
4021262      +EDI: CRFRSTNA.COM Jan 23 2017 19:03:00 Credit First NA/Firestone, PO Box 81083,  
Cleveland, OH 44181-0083  
4042677      +EDI: CRFRSTNA.COM Jan 23 2017 19:03:00 Credit First National Association, Po Box 818011,  
Cleveland, OH 44181-8011  
4059698      EDI: RECOVERYCORP.COM Jan 23 2017 19:03:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4021266      +EDI: RMSC.COM Jan 23 2017 19:03:00 GE/JCPenney, PO Box 965007, Orlando, FL 32896-5007  
4056756      EDI: RECOVERYCORP.COM Jan 23 2017 19:03:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4021269      +EDI: RESURGENT.COM Jan 23 2017 19:03:00 HSBC/Bon Ton, c/o LVNV Funding LLC,  
PO Box 10497, Greenville, SC 29603-0497  
4021268      +EDI: CITICORP.COM Jan 23 2017 19:03:00 Home Depot/Citibank, PO Box 6497,  
Sioux Falls, SD 57117-6497  
4021270      +E-mail/Text: bankruptcy@huntington.com Jan 23 2017 19:07:17 Huntington National Bank,  
Huntington Mortgage Group, 7575 huntington Park Dr., Columbus, OH 43235-2600  
4094794      +E-mail/Text: bankruptcy@huntington.com Jan 23 2017 19:07:17 Huntington National Bank,  
2361 Morse Rd, Columbus, OH 43229-5891  
4021272      +EDI: RMSC.COM Jan 23 2017 19:03:00 JC Penney, PO Box 965007, Orlando, FL 32896-5007  
4106752      EDI: JEFFERSONCAP.COM Jan 23 2017 19:04:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4236276 EDI: AIS.COM Jan 23 2017 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457

4021275 +E-mail/Text: MKnitter@monroecountypa.gov Jan 23 2017 19:07:21 Monroe Co Tax Claim Bur,  
Monroe Co Admn Bldg, One Quaker Plaza Rm 104, Stroudsburg, PA 18360-2141

4021276 +E-mail/Text: EBN\_Notifications@OWB.com Jan 23 2017 19:07:14 OneWest Bank FSB,  
888 East Walnut Street, Pasadena, CA 91101-1895

4021279 +E-mail/Text: egssupportservices@egscorp.com Jan 23 2017 19:07:21 Pocono Emerg Physicians,  
c/o NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2308

4056779 EDI: RECOVERYCORP.COM Jan 23 2017 19:03:00 Portfolio Investments I LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

4227282 EDI: RECOVERYCORP.COM Jan 23 2017 19:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4021281 +EDI: SEARS.COM Jan 23 2017 19:03:00 Sears/Citibank, PO Box 6241,  
Sioux Falls, SD 57117-6241

4021286 +E-mail/Text: egssupportservices@egscorp.com Jan 23 2017 19:07:21 WFNNB,  
c/o NCO Financial Services, 507 Prudential Rd, Horsham, PA 19044-2308

4021283 +EDI: ACCE.COM Jan 23 2017 19:03:00 Wells Fargo Bank NA, c/o Asset Acceptance,  
PO Box 1630, Warren, MI 48090-1630

4021284 EDI: WFFC.COM Jan 23 2017 19:03:00 Wells Fargo Dealer Services, PO Box 25341,  
Santa Ana, CA 92799-5341

4021285 +EDI: WFFC.COM Jan 23 2017 19:03:00 Wells Fargo Financial Cards, PO Box 14517,  
Des Moines, IA 50306-3517

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4396037 Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175, Fort Washington, PA 19034,  
Attn: Bankruptcy Department, Ocwen Loan Servicing, LLC, 1100 Virginia Drive, suite 175

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

4021255\* Albert Joseph Maynard, PO Box 577, Pocono Summit, PA 18346-0577

4021256\* Christine Samuel-Maynard, PO Box 577, Pocono Summit, PA 18346-0577

4021260\* +Citibank, c/o Midland Credit Management, 8875 Aero Dr., San Diego, CA 92123-2251

4236277\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457

4236278\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457

4237093\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
J. Zac Christman on behalf of Joint Debtor Christine Samuel-Maynard  
jchristman@newmanwilliams.com, mdaniels@newmanwilliams.com/elizabeth@newmanwilliams.com  
J. Zac Christman on behalf of Debtor Albert Joseph Maynard jchristman@newmanwilliams.com,  
mdaniels@newmanwilliams.com/elizabeth@newmanwilliams.com  
Joshua I Goldman on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lisa Beth Singer on behalf of Creditor Federal National Mortgage Association (Fannie Mae),  
creditor c/o Seterus, Inc. bkmail@rosicki.com  
Lorraine Gazzara Doyle on behalf of Creditor OCWEN LOAN SERVICING, LLC LDoyle@udren.com,  
vbarber@udren.com  
Lorraine Gazzara Doyle on behalf of Creditor OneWest Bank, FSB LDoyle@udren.com,  
vbarber@udren.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Nicole Bernadette LaBletta on behalf of Creditor OneWest Bank, FSB nlabletta@udren.com,  
vbarber@udren.com  
Nicole Bernadette LaBletta on behalf of Creditor Ocwen Loan Servicing, LLC  
nlabletta@udren.com, vbarber@udren.com  
Thomas I Puleo on behalf of Creditor OCWEN LOAN SERVICING, LLC tpuleo@goldbecklaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor Albert Joseph Maynard  
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman  
williams.com;eapotito@hotmail.com  
Vincent Rubino on behalf of Joint Debtor Christine Samuel-Maynard  
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman  
williams.com;eapotito@hotmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1 Albert Joseph Maynard  
First Name Middle Name Last Name

Debtor 2 Christine Samuel-Maynard  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5922**

EIN --\_-----

Social Security number or ITIN **xxx-xx-8239**

EIN --\_-----

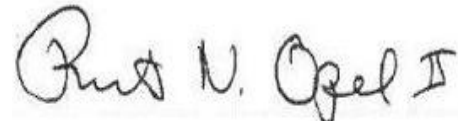
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:12-bk-00250-RNO****Order of Discharge****12/15****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert Joseph Maynard  
aka Albert J. Maynard, aka Albert Maynard

Christine Samuel-Maynard  
aka Christine F. Samuel-Maynard, aka Christine F.  
Maynard, aka Christine Florence Maynard, aka Christine  
F. Samuel

**By the  
court:**

January 23, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**